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Week of June 10, 1974

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The Local Angle:

REGIONAL INFORMATION OFFICES

The U.S. Department of Labor operates through 10 regional offices located in major cities across the country. If you want a local angle on a news or feature story provided through this service—or have a direct news inquiry—you may contact one of the offices listed below. This listing includes the names, addresses and telephone numbers of the Assistant Regional Directors for Information and the states in their regions:

Region I ..... Paul F. Neal
Room E-308
JFK Federal Bldg.
Boston, Mass. 02203
617-223-6767

Connecticut
Maine
Massachusetts
New Hampshire
Rhode Island
Vermont

Region II ..... Edward I. Weintraub
Room 3510
1515 Broadway
New York, N.Y. 10036
212-971-5477

New Jersey
New York
Puerto Rico
Virgin Islands

Region III ..... John P. Hord
14280 Gateway Bldg.
3535 Market St.
Philadelphia, Pa. 19104
215-597-1139

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District of Columbia
Maryland
Pennsylvania
Virginia
West Virginia

Region IV ..... William F. Allgood
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1371 Peachtree St., N.E.
Atlanta, Ga. 30309
404-526-5495

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Florida
Georgia
Mississippi
North Carolina
South Carolina
Tennessee
Kentucky

Region V ..... John D. Mellott
12th Floor
300 S. Wacker Drive
Chicago, Ill. 60606
312-353-6976

Illinois
Indiana
Michigan
Minnesota
Ohio
Wisconsin

Region VI ..... Les Gaddie
Federal Bldg. &
U.S. Courthouse
Room 7C42
1100 Commerce St.
Dallas, Tex. 75202
214-749-2308

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Louisiana
New Mexico
Oklahoma
Texas

Region VII ..... Neal A. Johnson
Federal Office Bldg.
Room 1904
911 Walnut St.
Kansas City, Mo. 64106
816-374-5481

Iowa
Kansas
Missouri
Nebraska

Region VIII ..... Ernest E. Sanchez
Room 16408
Federal Bldg.
1961 Stout St.
Denver, Co. 80202
303-837-4234

Colorado
Montana
North Dakota
South Dakota
Utah
Wyoming

Region IX ..... Tor Torland
Room 10007
Federal Bldg.
450 Golden Gate Ave.
San Francisco, Calif. 94102
415-556-3423

Arizona
California
Hawaii
Nevada

Region X ..... Ernest Hood
Arcade Plaza
Room 2034
1321 Second Ave.
Seattle, Wash. 98101
296-442-7620

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Week of June 10, 1974

BLACK ATTORNEY JOINS REGIONAL OFFICE
OF LABOR DEPARTMENT'S WOMEN'S BUREAU

PHILADELPHIA -- Brenda J. Hamer, a 28-year-old black lawyer, has been named deputy associate assistant regional director for the U.S. Department of Labor's Women's Bureau regional office in Philadelphia.

Ms. Hamer, a native of Washington, D.C., will assist Margaretta Seay Bell, associate assistant regional director for the Women's Bureau in Philadelphia, in directing programs to increase employment opportunities for women and eliminate employment discrimination against women in the Department's Region III.

The region includes Pennsylvania, Maryland, Delaware, Virginia, West Virginia and the District of Columbia.

In her new position, Ms. Hamer will also assist in implementing standards and policies designed to promote the welfare of wage-earning women to improve their working conditions and to advance their opportunities for professional employment and promotion.

Before joining the Labor Department, Ms. Hamer was head of affirmative action for the Philadelphia National Bank.

Ms. Hamer received her law degree from the University of Kentucky in 1973 and has a B.A. degree from Tennessee State University.

She is a member of the bar associations of Philadelphia and the District of Columbia. She is also a member of the National Conference of Black Lawyers and the American Bar Association, as well as several other civic and professional organizations.

Ms. Hamer is the recipient of the Kennedy Book Award for outstanding legal writing and the American Bar Association's outstanding oral advocate award.

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Her federal service includes work in the Department of Housing and Urban Development General Counsel's Office in Washington, D.C., and the regional attorney's office of the National Labor Relations Board in Cincinnatti.

# # #

Week of June 10, 1974

1,200 MINORITIES TO TRAIN AS IRONWORKERS UNDER
$2.5 MILLION CONTRACT FUNDED BY U.S. LABOR DEPARTMENT

WASHINGTON -- About 1,200 workers, mostly minority group members, will be recruited as new ironworker trainees under a $2.5 million on-the-job training contract between the U.S. Labor Department and a labor-management group for the ironworking industry.

Secretary of Labor Peter J. Brennan said the 12-month contract renewal with the National Ironworkers and Employers Training Program will help a total of 2,000 persons.

About 800 trainees hired under the previous contract will get related classroom instruction to enhance their current training on the job.

Vietnam-era veterans will get preference in hiring rights during the recruitment drive. The program will operate in 28 states where the previous contract was in force.

At least 35 reservation Indians in the Four-Corners area of Arizona, New Mexico, Utah and Colorado will be added to the current apprenticeship program there.

Trainees who are over the normal age limit of 31 of apprentices will be selected and in some cases may be over 40 years of age.

The program seeks to make full use of the individual's experience in related work. On completion of the program, trainees will enter the construction industry as journeymen ironworkers.

The National Ironworkers and Employers Training Program is a non-profit corporation representing both union and employers. Members are the International Association of Bridge, Structural and Ornamental Ironworkers, AFL-CIO; the Crane Rigging Division of the Heavy Specialized

(MORE)

Carriers Conference; the National Association of Miscellaneous, Ornamental and Architectural Products Contractors; the National Association of Reinforcing Steel Contractors, and the National Erectors Association.

Following is distribution of contract funding in states where the program is presently operative: Alabama, $120,000; Alaska, $100,000; Arizona, $140,000; Arkansas, $35,000; California, $204,000; Colorado, $53,000; Connecticut, $52,000; District of Columbia, $99,000; Delaware, $36,000; Florida, $48,000; Georgia, $87,000; Illinois, $52,400; Indiana, $86,000; Kentucky, $35,000; Mass., $86,000; Michigan, $35,000; Mississippi, $35,000; Missouri, $75,500; Montana, $41,000; New Mexico, $35,000; New York $70,000; Ohio, $108,000; Oklahoma, $102,000; Pennsylvania, $77,000; South Carolina, $35,000; Tennessee, $144,000; Texas, $187,000; Wyoming, $55,000.

A total of $300,874 is reserved for development and operation of new projects.

# # #

Week of May 10, 1974

MINORITIES, WOMEN GAIN BENEFITS UNDER NEW EQUAL EMPLOYMENT AGREEMENT BY AT&T, FEDERAL GOVERNMENT

WASHINGTON -- An agreement between the American Telephone and Telegraph Co. and the federal government will provide for an estimated $7 million in back pay to some 7,000 management employees of the Bell System.

The settlement, entered as a consent decree in the U.S. District Court in Philadelphia, was signed by representatives of the U.S. Department of Labor, Equal Employment Opportunity Commission, Department of Justice and AT&T for itself and 24 operating companies.

About 60 percent of the resulting increases go to women and minority employees.

The first full year costs of implementing the wage adjustments for employees in the first two management levels are expected to be $23 million.

A similar agreement was reached in January 1973 between the government and AT&T for non-management employees. The cost during the first year of that agreement -- including back pay, other non-recurring costs, and wage adjustments -- was $45 million.

The government's complaint, filed with the consent decree, charged that AT&T failed to pay equal wages to management men and women employees doing jobs requiring essentially the same skill, effort and responsibility. Such failure violates the Equal Pay Act of 1963, Executive Order 11246 and Title VII of the Civil Rights Act of 1964.

The back pay awards will be based on a comparative study of starting salaries of men and women promoted to the same job between June 1, 1972 and June 1, 1974, the effective date of the agreement. The awards cover

(MORE)

this two-year period and will be paid to members of the sex experiencing a lower average starting salary after promotion.

The new policy also provides for uniform minimum starting rates for all jobs within each salary group in the first two management levels. Minimum rates will be established by computing the average pay for employees of the most favored sex who entered that job through promotion between July 1, 1972 and June 30, 1973.

This removes inconsistencies in salary treatment due to basing promotional increases on the employee's former salary, a practice which led to lower salaries for employees promoted from lower paying jobs.

Not all telephone operating units are affected by the agreement to the same degree. Some are already in accord with all or part of the agreement because of changes they have made in their promotional pay policy in recent years. These include Ohio Bell Telephone Co., Illinois Bell, Mountain Bell, Pacific Telephone and Telegraph Co., and AT&T's Long Lines Department.

The decree permanently enjoins AT&T from having a promotional pay system which violates the provisions of the Equal Pay Act, Title VII or Executive Order 11246.

AT&T agreed to provide the government with a list of those employees who receive back pay, wage raises or both. The government will also periodically review implementation of the agreement to assure that Bell System carries out the provisions. If the government is not satisfied, resolution will rest with the court.

# # #

Week of June 10, 1974

50 MINORITY YOUTHS IN ALASKA
TO BE SCHOOLED FOR APPRENTICESHIP

WASHINGTON -- Some 50 Alaskan minority youths will be prepared by union members for apprenticeships in the construction trades in Anchorage and Fairbanks, Secretary of Labor Peter J. Brennan announced.

The $114,996 contract with the Anchorage Building and Construction Trades Council, AFL-CIO, will continue a program of seeking out, identifying, and preparing apprenticeship prospects to pass entrance examinations.

Over a period of a year, the council will recruit hundreds of applicants and provide about 10 weeks of intensive tutoring and counseling to prepare them for apprenticeship in various building and construction trades occupations.

The council has contracted to place a minimum of 50 youths -- mostly Aleut Indians, Eskimos and blacks -- in apprenticeable occupations.

In three previous contracts, the council placed 154 youths as apprentices in construction jobs and 32 in other industries. Occupations included: bricklayer, carpenter, cement mason, electrician, painter, ironworker, roofer, and pipefitter.

Apprenticeship Outreach prepares minority youths to pass written and oral exams through a concentrated tutoring program determined by the trades in which the examination is to be given and each applicant's needs.

# # #

Week of June 10, 1974

SECRETARY BRENNAN PRAISES EMPLOYERS
FOR REEMPLOYMENT OF VETERANS

WASHINGTON -- Secretary of Labor Peter J. Brennan reported that the Department's veterans' reemployment rights program has resolved 98 percent of its cases through voluntary compliance since it went into operation.

Brennan said this figure reflects credit upon the many employers who have complied with section 9 of the Military Selective Service Act of 1967 and previous laws, which provide veterans' reemployment rights to jobs they left to enter the armed services.

The veterans' reemployment program is administered by the Labor-Management Services Administration headed by Assistant Secretary Paul J. Fasser Jr.

LMSA records show that from 1947 through the 1972 fiscal year, 197,940 complaints against employers about job rights were filed by veterans. Of these, fewer than 2 percent of those cases ended up in court; more than 98 percent were resolved either by securing job rights for the veteran or by reaching agreement that the claim was not substantiated.

During the period 1970-72, about one million veterans were separated from the Armed Forces each year and 52 percent of those veterans were entitled to job rights. They had worked at other than temporary jobs before service in the Armed Forces.

Of those, 35 percent exercised their reemployment rights under the law.

In general, the employer is required to rehire veterans in the positions the veterans would have occupied if they had remained on their jobs instead of entering military service.

One of the most important features of the reemployment rights program is the protection it gives the veteran against loss of seniority due to military service. Seniority or length of service often determines job assignments, pay, status, vacation and other benefits

(MORE)

To help veterans exercise reemployment rights, 24 area offices of the Labor-Management Service Administration are located throughout the United States:

Atlanta, Georgia 30309 1371 Peachtree St., N.E.	Minneapolis, Minnesota 55401 110 S. Fourth St.
Boston, Massachusetts 02108 110 Tremont St.	Nashville, Tennessee 37203 1808 West End Bldg.
Buffalo, New York 14202 111 W. Huron St.	Newark, New Jersey 07102 9 Clinton St.
Chicago, Illinois 60604 219 S. Dearborn St.	New Orleans, Louisiana 70130 600 South St.
Cleveland, Ohio 44199 1240 E. Ninth St.	New York, New York 10007 26 Federal Plaza
Dallas, Texas 75221 Bryan & Ervay Sts., P.O. Box 239	Philadelphia, Pennsylvania 19107 600 Arch St.
Denver, Colorado 80202 1020 - 15th St.	Pittsburgh, Pennsylvania 15222 1000 Liberty Ave.
Detroit, Michigan 48226 234 State Street	San Francisco, California 94102 100 McAllister Street
Honolulu, Hawaii 96815 1833 Kalakaua Avenue	Santurce, Puerto Rico 00907 605 Condado Avenue
Kansas City, Missouri 64106 911 Walnut Street	Seattle, Washington 98104 506 Second Avenue
Los Angeles, Calif. 90012 300 N. Los Angeles, St.	St. Louis, Missouri 63101 210 N. Twelfth Blvd.
Miami, Florida 33169 18350 N.W. Second Ave.	Washington, D.C. 20036 1111 - 20th St., N.W.

In cases involving federal employees, reemployment rights are handled by the U.S. Civil Service Commission. Employees of state and local governments are not covered by the federal law.

# # #

Week of June 10, 1974

600 JOBLESS IN 20 STATES TO RECEIVE APPRENTICESHIP TRAINING

WASHINGTON -- Nearly 600 unemployed and underemployed persons will receive preapprenticeship, apprenticeship and journeyman training under a $383,000 extension of a U.S. Department of Labor program.

Secretary of Labor Peter J. Brennan announced that the National Joint Painting, Decorating and Drywall Apprenticeship and Training Committee will continue its program for one year in 19 states and the District of Columbia. A special effort will be made to include Vietnam-era veterans.

Under its previous contracts, the apprenticeship committee found full-time or steadier employment for 1,600 workers. Of 400 young men placed in registered apprenticeship programs, approximately a quarter were Vietnam-era veterans.

Training will be in painting, decorating and drywall construction and will take two forms:

-- For 271 unemployed persons, instruction to help pass the written and oral tests required for apprenticeship through the outreach program. This includes five weeks instruction in tools, equipment and materials. The last 20 weeks will be spent in on-the-job training. Trainees will be registered as bona fide apprentices under an apprentice training program approved and registered by the Manpower Administration's Bureau of Apprenticeship and Training or the state apprenticeship agency. Trainees will continue as apprentices for the full term of the apprenticeship.

-- For 320 underemployed workers, 60 hours of training will be given to upgrade and make them more employable journeyman by offering training in use of new materials and their installation, plus training in processes not formerly received.

Trainees will be recruited by participating painting and drywall contractors and local employment service offices. The latter will screen

(More)

and certify eligibility of all trainees, including persons referred by local employers and provide testing and counseling services as necessary.

The Department of Labor will provide about $159,150 for training costs incurred by employers and another $109,470 earmarked for living allowances given trainees during classroom instruction. The Department of Health, Education, and Welfare's Office of Education is contributing $114,100 for the cost of classroom instruction.

The number of trainees and amounts allocated for each state are:

STATE	NUMBER OF TRAINEES	ALLOCATION
Alaska	75	$102,200
Arkansas	14	16,710
Arizona	16	1,948
California	44	49,698
Colorado	30	20,198
District of Columbia	16	1,948
Florida	30	18,728
Georgia	16	1,948
Illinois	32	3,896
Louisiana	30	6,848
Massachusetts	16	1,948
Michigan	16	1,948
Minnesota	60	38,296
Mississippi	14	16,290
Nevada	16	1,948
New Jersey	30	20,128
New York	46	21,516
Tennessee	30	18,518
Texas	44	36,068
Washington	16	1,948
Total	591	$382,730

# # #

EMPLOYEE GARNISHMENT PROTECTION
INCREASED UNDER NEW MINIMUM WAGE

WASHINGTON -- An employee must now earn more than $60 in disposable earnings in a workweek before his paycheck can be subject to garnishment, the U.S. Department of Labor reports.

This is because the amount of earnings not subject to garnishment increased from $48 to $60 May 1, when the new $2.00 an hour federal minimum wage went into effect.

"Disposable earnings" is the amount remaining after mandatory withholdings for federal, state and local taxes and for Social Security. "Earnings" generally include wages, salaries, commissions, bonuses, and payments made under pension and retirement plans.

Optional withholdings, such as for life and health insurance, union dues, or savings bonds are "disposable earnings" and are not exempt from garnishment.

If an employee's disposable earnings are more than $60 but less than $80 in a workweek, only the amount above $60 is subject to garnishment. If he earns more than $80, no more than 25 percent of disposable earnings over $80 can be garnished.

The earnings of any individual which are pay for personal services are protected, whether or not the individual is covered by the minimum wage law.

The federal wage garnishment law was passed in 1970 as part of the Consumer Credit Protection Act. It limits the amount of pay that can be garnished and protects the employee from being fired because of garnishment for a single indebtedness.

(MORE)

Three instances in which the federal restriction on garnishment does not apply are: 1) court orders for support of any person; 2) court orders under Chapter XIII of the Bankruptcy Act, and 3) debts owed for federal or state taxes.

Most states have wage garnishment laws of their own. When these laws conflict with the federal provision, the law resulting in smaller garnishment applies.

# # #

Week of June 10, 1974

PUBLIC HEARINGS ON VINYL CHLORIDE
PROTECTIONS WILL BEGIN JUNE 25

WASHINGTON -- Public hearings will begin Tuesday, June 25, on proposed permanent rules that would protect workers against exposure to vinyl chloride, the Department of Labor announced.

A temporary emergency standard to protect chemical industry workers was published in April and will be replaced by a permanent standard in the near future.

The emergency standard was issued by the Labor Department's Occupational Safety and Health Administration (OSHA) following reports of death from liver cancer of employees exposed to vinyl chloride, a substance widely used in the manufacture of plastics.

The hearing will begin at 9:30 a.m. in the Departmental Auditorium, Constitution Ave. between 12th and 14th Streets, N.W., Washington, D.C.

Written data concerning the proposed standard should be submitted by June 17 to J. Goodell, ATTN: Docket OSH-36, Room 200-MNWA, 1726 M St., N.W., U.S. Department of Labor, Washington, D.C. 20210.

Requests to appear at the hearing must state the name and address of the person to appear, the capacity in which he will appear, estimated time needed, and a general statement of the position to be taken and evidence in support of the position.

Notice of the hearing appeared in the Federal Register May 24.

# # #

Week of June 10, 1974

WAGE LAW PROTECTS PATIENTS
WORKING IN MENTAL INSTITUTIONS

WASHINGTON -- An estimated 100,000 patients who work in federal, state and private hospitals and institutions for the mentally ill and mentally retarded are protected by the federal minimum wage law, Secretary of Labor Peter J. Brennan said.

The minimum wage for these workers is now $1.90 an hour.

A federal court ruled last December that patients working in state and private mental institutions are entitled to the benefits of the federal minimum wage law. The decision was based on the 1966 amendments to the Fair Labor Standards Act (FLSA) which extended minimum wage and overtime coverage to employees of public and private nonfederal hospitals and institutions for residential care of the mentally ill and the mentally retarded.

Under 1974 amendments to the Act, effective May 1, employees in federal mental institutions now are also covered by minimum wage and overtime requirements. Some patients working in such institutions may be classified as employees.

A mental institution can apply for a certificate for lower wage rates based on the individual's productive ability as compared to that of the average nonhandicapped person doing the same or similar work.

# # #

Week of June 10, 1974

OSHA SETS PUBLIC HEARINGS ON FARM
TRACTOR ROLLOVER PROTECTION

WASHINGTON -- Four public hearings on proposed rules for farm tractor rollover protective structures will be held during June by the U.S. Department of Labor.

The hearings will be held Thursday, June 13, in Chicago; Tuesday, June 18, in Tallahassee; Thursday, June 20, in Washington, D.C.; and Tuesday, June 25, in Boise.

Assistant Secretary of Labor John H. Stender, who heads the Occupational Safety and Health Administration (OSHA), said presentations will be made on that agency's proposal to require rollover protective structures (ROPS) on new agricultural tractors purchased after Aug. 31 and used by employees.

Stender said the new rules, proposed Feb. 4, 1974, resulted in considerable public reaction.

Principal objections were that no such standard is needed; that use of ROPS is infeasible in areas with low clearance such as orchards and farm buildings; that use of ROPS near drainage canals would pose drowning hazards; that track-type tractors present little danger of rollover and should be exempted; that some of the labeling requirements are unnecessary and burdensome; and that more time is needed for manufacturers to prepare for ROPS production.

The hearings will commence at 9:30 a.m., local time, at the following locations:

-- June 13, Palmer House, 5th Floor (The Club Room - Private Room 18), 17 East Monroe St., Chicago.

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-- June 18, Tallahassee Federal Savings and Loan, 440 North Monroe St., Tallahassee, Fla.

-- June 20, Council Chamber, Room 500, District Building, 14th and E Streets, N.W., Washington, D.C.

-- June 25, Teton-Bitter Root Room, Downtowner Motel, 1901 Main St., Boise.

# # #

Week of June 10, 1974

5 MILLION GOVERNMENT WORKERS
BROUGHT UNDER MINIMUM WAGE LAW

WASHINGTON -- More than five million nonsupervisory government employees came under the minimum wage law for the first time when the Fair Labor Standards Act (FLSA) amendments went into effect on May 1.

The new amendments brought to more than 8.5 million the total number of nonsupervisory government employees at the federal, state and local levels covered by the minimum wage.

The Fair Labor Standards Act (FLSA) is enforced by the U.S. Department of Labor's Employment Standards Administration (ESA).

As of May 1, covered employees must be paid at least $1.90 an hour; beginning Jan. 1, 1975, $2.00 an hour; beginning Jan. 1, 1976, $2.20 an hour; and beginning Jan. 1, 1977, $2.30 an hour.

Most newly covered employees are entitled to overtime pay for all time worked after 40 hours in a workweek.

Special overtime provisions apply to firefighters and law enforcement personnel who will not become eligible for overtime pay until Jan. 1,1975.

Exempt from the new minimum and overtime provisions are elected government officials and their personal staffs; government employees in policy-making positions and immediate advisors to office holders, and administrative, executive, or professional employees.

Exempt from overtime provisions are: local transit drivers, operators, and conductors and employees of certain state and local seasonal recreational establishments.

Government employees (except elected officials and their personal staffs and employees in policy-making positions and immediate advisors to office holders) are also entitled to protection under the Act's equal pay requirements.

(MORE)

The FLSA 1974 amendments increase the scope of the Age Discrimination in Employment Act (ADEA) to include a total of 13.8 million federal, state and local government employees between the ages of 40 and 65. The ADEA prohibits discrimination in employment on the basis of age in matters of hiring, job retention, compensation, and other condtions or privileges of employment.

In addition to extending protection against age discrimination to government workers, the new amendments expand ADEA coverage in the private sector from employers with 25 or more employees to employers with 20 or more employees.

# # #

Week of June 10, 1974

MONTHLY AREA EMPLOYMENT TRENDS FOR MAY

WASHINGTON -- The number of major labor areas with "substantial" (6 percent or more) unemployment increased to 45 in May with the addition of Buffalo and Philadelphia, the U.S. Department of Labor reported. One hundred and fifty labor areas are surveyed monthly.

The last time the figure reached this level was in December 1972.

The increase in unemployment in both cities was due, in part, to the lingering effects of the energy shortage and insufficient growth in job opportunities.

In Buffalo, energy-related job losses in transportation equipment, mainly auto manufacturing and in rubber products were largely responsible for the increase in unemployment.

In Philadelphia, industries continuing to show energy-related lower employment include transportation equipment, textiles, public utilities, and trade.

The May ratings are based on state employment security agencies' employment and unemployment reports for mid-March and on preliminary April figures.

"Substantial unemployment" means the area has a jobless rate of 6 percent or more, discounting seasonal or temporary factors, with the rate expected to continue for at least two or more months.

# # #

World of Work

Apprenticeship Best Route to Skilled Trade

By PETER J. BRENNAN
Secretary of Labor

QUESTION: I would like information concerning apprenticeships. I want to learn a profitable skill and think that apprenticeship might be for me. What do you think?

ANSWER: Apprenticeship is a fine beginning for many young people seeking a bright employment future. An apprentice is a trainee in a skilled craft. A person enrolls in an apprenticeship program combining progressive on-the-job training with related classroom instruction. In the program, a person earns, learns and works at the same time. Upon completing the training period, the person is a skilled worker, a journeyman. A formal agreement with an employer states the conditions of a person's training period—length of time, amount of pay and timing of periodic increases. The training period varies with the occupation, but usually ranges from two to four years. Apprentice wages are good. Although they vary by industry, the average starting wage is half that of a journeyman. Pay increases with length of service. In our growing economy, there is great need for skilled workers. And, remember, once you learn a craft, no one can take away your skills. Of course, you have to keep them up to date. For more information, write: Bureau of Apprenticeship and Training, Manpower Administration, U.S. Department of Labor, Washington, D.C. 20210, or contact your local State Employment Service Office, listed in the phone book under the offices of your state government.

* * * *

QUESTION: My boss tells me I am not covered by the new minimum wage provisions, but I'm not sure he is telling me all the facts. I am a clerk in a small retail store. Where can I find more information as to my status under the new law?

ANSWER: Contact the nearest Wage and Hour Division office of the U.S. Labor Department's Employment Standards Administration concerning your questions about the minimum wage law and overtime provisions. An office close to you is probably listed in your telephone directory under U.S. Government, Department of Labor. The Wage and Hour office will be able to interpret the facts of your particular job situation and tell you if you do qualify for coverage under the new provisions.

* * * *

Editor's note: If you have a question regarding job training and placement, labor-management relations, job health and safety, equal employment opportunity, wages and hours, employment and unemployment, prices and earnings and other matters involving the U.S. Department of Labor, send it to:

Peter J. Brennan
Secretary of Labor
"World of Work"
U.S. Department of Labor
Washington, D.C. 20210

Dear Consumer

Credit for Those With Low Income

By Virginia Knauer
Special Assistant to the President and Director Office of Consumer Affairs Department of Health, Education and Welfare

The credit picture has begun to change for consumers in low-income brackets.

Until recently, banks and stores considered low-income consumers to be a poor credit risk. Their thinking was that if your income is low, you might never complete your payments; therefore, they charged higher interest rates.

But recent pilot projects run by government agencies and by private industry have shown that low-income consumers can be good credit risks when they get training in how to manage money.

Experts give these tips for low-income consumers:

● Learn how to manage money and use credit.

Find a community organization that gives a course in family money management. You will learn how to budget, shop for low credit costs, establish your credit rating, buy on installment plans and apply for loans if that is necessary.

Many community groups give such courses: adult education programs, Model Cities, Cooperative Extension Service, Community Action Programs, city or county consumer protection agencies and credit unions. Look for these groups in your telephone directory.

● Work out an accurate budget. List your exact monthly expenses for the next 6 or 8 months.

Will your monthly income cover all these expenses and leave extra money for emergencies? If not, you cannot afford to buy on credit.

● Remember when you apply for credit, a store or bank will judge you on your answers to the following questions: Where you work? What you earn? What you do? A credit application also asks about dependents, wife's or husband's job, whether you rent or own your home, how long you've lived there and whether you always pay bills promptly. Your answers will help stores and banks decide whether you will be reliable about credit.

● Study credit contracts carefully before signing.

The Truth-in-Lending law says contracts must give certain facts. Learn what to look for by getting a copy of the booklet Truth-in-Lending Takes the Wraps off Credit, which is free from the Federal Trade Commission, Legal and Public Records, Washington, D.C. 20580.

● If you are turned down for credit, you have a right to know why. You can get the reasons by contacting the credit reporting company that prepared your credit rating report. Learn how to handle this by asking for Federal Trade Commission's other free booklets on the Fair Credit Reporting Act.

● If you ever run into trouble meeting credit payments, don't try to hide from creditors.

Instead, go right to the store or bank and explain your problem: illness or sudden job loss or whatever else is the true reason. Ask for help in planning a new schedule for your payments. Also, protect your credit rating by visiting your local credit reporting company and explaining your problem there.

Week of June 10, 1974

FILLERS FROM THE U.S. DEPARTMENT OF LABOR

The U.S. Department of Labor's wide-ranging activities touch the lives of all Americans.

* * *

The U.S. Department of Labor enforces laws that protect the safety and health and employment rights of working people.

* * *

The U.S. Department of Labor was created by a 1913 act of Congress as a Cabinet-level agency "to foster, promote and develop the welfare of the wage earners of the United States, to improve their working conditions, and to advance their opportunities for profitable employment."

* * *

The act of Congress creating the U.S. Department of Labor as a Cabinet-level agency was signed by President William Howard Taft on his last day in office in 1913.

* * *

The U.S. Employment Service directs the federal-state employment service system, a nationwide network of 2,400 local offices, staffed by more than 30,000 state employees.

* * *

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WASHINGTON, D.C. 20210

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